

Exhibit “A”



Escrow Account Disclosure Statement

Account Information

Loan Number: [REDACTED]
Property Address: 712 CHESTNUT ST
LATROBE PA 15650

Statement Date: 10/16/2019
Current Payment Amount: \$1,109.52

New Payment Amount: \$1,124.92
New Payment Effective Date: 12/01/2019

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there's enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable.

Based on our review, you have a shortage of \$111.26. This shortage was caused by changes in your taxes or insurance. To see these changes, refer to Part 2.

| | |
|----------------------------|----------|
| Projected Minimum Balance | \$534.24 |
| - Required Minimum Balance | \$589.46 |
| Shortage Amount | \$111.26 |

The required minimum balance is also known as the escrow cushion. The required minimum balance or cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

To correct your shortage, we've outlined two different payment options for you to choose from:

PART 1 Your Mortgage Payment

Payment information beginning with your 12/01/2019 payment

| Option 1 | Payment Information | Current Monthly Payment | New Monthly Payment |
|--|-----------------------|-------------------------|---------------------|
| Step 1 - Pay your shortage in full by using the coupon below. | Principal & Interest | \$820.92 | \$820.92 |
| | Escrow Payment | \$288.60 | \$294.73 |
| | Shortage Spread: | \$0.00 | \$0.00 |
| Step 2 - After your shortage of \$111.26 is applied, your new monthly payment amount will be \$1,115.65. | Total Payment: | \$1,109.52 | \$1,115.65 |

..... **OR**

| Option 2 | Payment Information | Current Monthly Payment | New Monthly Payment |
|---|-----------------------|-------------------------|---------------------|
| If you choose not to pay your shortage in full (Option 1), this amount will automatically be spread over 0 months. Your new monthly payment will be \$1,124.92. | Principal & Interest: | \$820.92 | \$820.92 |
| | Escrow Payment: | \$288.60 | \$294.73 |
| | Shortage Spread: | \$0.00 | \$9.27 |
| | Total Payment: | \$1,109.52 | \$1,124.92 |

NOTICE: Freedom Mortgage is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

ESCROW SHORTAGE COUPON

Loan Number: [REDACTED] Shortage Amount: \$111.26

- ☐ Enclosed is a check for the **total** shortage amount. My new monthly mortgage payment will be adjusted to reflect the new monthly escrow deposit.
- ☐ Enclosed is a check for a **portion** of the shortage amount. I understand that the remaining shortage will be spread evenly for the duration of the shortage repayment period.

If you choose to do nothing, the entire shortage amount will be spread over the next 0 months and your new monthly payment will be as calculated by this analysis.

Escrow Shortage Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.

PART
2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since the last analysis. This compares what we expected to occur with what actually happened.

| Date | Payment to Escrow | What We Estimated to Pay In | What We Paid Out | What We Estimated to Pay Out | Description | Actual Balance | Last Year's Estimated Balance |
|----------|-------------------|-----------------------------|------------------|------------------------------|-------------------|-------------------|-------------------------------|
| | | | | | Beginning Balance | \$1,693.78 | \$1,749.82 |
| Feb 2019 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | | \$1,693.78 | \$2,038.42 |
| Mar 2019 | \$0.00 | \$288.60 | \$1,302.00 | \$1,246.00 * | HOMEOWNERS | \$391.78 | \$1,081.02 |
| Mar 2019 | \$0.00 | \$0.00 | \$792.42 | \$0.00 | BOROUGH TAX | (\$400.64) | \$1,081.02 |
| Apr 2019 | \$0.00 | \$288.60 | \$0.00 | \$792.42 | BOROUGH TAX | (\$400.64) | \$577.20 |
| May 2019 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | | (\$400.64) | \$865.80 |
| Jun 2019 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | | (\$400.64) | \$1,154.40 |
| Jul 2019 | \$288.60 | \$288.60 | \$0.00 | \$0.00 | | (\$112.04) | \$1,443.00 |
| Aug 2019 | \$0.00 | \$288.60 | \$1,442.43 | \$0.00 * | SCHOOL/ISD TAX | (\$1,554.47) | \$1,731.60 |
| Sep 2019 | \$288.60 | \$288.60 | \$0.00 | \$1,424.89 | SCHOOL/ISD TAX | (\$1,265.87) | \$595.31 |
| Oct 2019 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | E | (\$1,265.87) | \$883.91 |
| Nov 2019 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | E | (\$1,265.87) | \$1,172.51 |
| Dec 2019 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | E | (\$1,265.87) | \$1,461.11 |
| Jan 2020 | \$0.00 | \$288.60 | \$0.00 | \$0.00 | E | (\$1,265.87) | \$1,749.71 |
| Total | \$577.20 | \$3,463.20 | \$3,536.85 | \$3,463.31 | | | |

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

LOAN NUMBER: [REDACTED]

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PATRICK SUSCHAK
712 CHESTNUT ST
LATROBE PA 15650-2004

Account Information

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Loan Number:
Property Address:

712 CHESTNUT ST
LATROBE PA 15650

Statement Date:
Current Payment Amount:

10/16/2019
\$1,109.52

New Payment Amount:
New Payment Effective Date:

\$1,124.92
12/01/2019

PART

3

Expected Escrow Payments over the next 12 Months

| | |
|----------------------------|-------------------|
| HOMEOWNERS | \$1,302.00 |
| SCHOOL/ISD TAX | \$1,442.43 |
| BOROUGH TAX | \$792.42 |
| Total Disbursements | \$3,536.85 |

Freedom expects to pay \$3,536.85 over the next 12 months.
Here's how to calculate your new monthly escrow payment:

| | |
|----------------------|------------|
| Total Disbursements: | \$3,536.85 |
| ÷ 12 Months: | 12 |

New Monthly Escrow Payment \$294.73

Summary of Your Projected Escrow Account for the Coming Year

| Date | Payment to Escrow | What We Expect to Pay Out | Description | Your Actual Balance | Balance Needed In Your Account |
|----------|-------------------|---------------------------|-------------------|---------------------|--------------------------------|
| | | | Beginning Balance | \$1,098.97 | \$1,210.23 |
| Dec 2019 | \$294.73 | \$0.00 | | \$1,393.70 | \$1,504.96 |
| Jan 2020 | \$294.73 | \$0.00 | | \$1,688.43 | \$1,799.69 |
| Feb 2020 | \$294.73 | \$0.00 | | \$1,983.16 | \$2,094.42 |
| Mar 2020 | \$294.73 | \$1,302.00 | HOMEOWNERS | \$975.89 | \$1,087.15 |
| Apr 2020 | \$294.73 | \$792.42 | BOROUGH TAX | \$478.20 | \$589.46 * |
| May 2020 | \$294.73 | \$0.00 | | \$772.93 | \$884.19 |
| Jun 2020 | \$294.73 | \$0.00 | | \$1,067.66 | \$1,178.92 |
| Jul 2020 | \$294.73 | \$0.00 | | \$1,362.39 | \$1,473.65 |
| Aug 2020 | \$294.73 | \$0.00 | | \$1,657.12 | \$1,768.38 |
| Sep 2020 | \$294.73 | \$1,442.43 | SCHOOL/ISD TAX | \$509.42 | \$620.68 |
| Oct 2020 | \$294.73 | \$0.00 | | \$804.15 | \$915.41 |
| Nov 2020 | \$294.73 | \$0.00 | | \$1,098.88 | \$1,210.14 |
| | \$3,536.76 | \$3,536.85 | | | |

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$111.26.

Please refer to Part 1 for your repayment options. For your convenience, your shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$1,124.92. If you choose to repay your shortage please refer to Part 1, Option 1.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

LOAN NUMBER